

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 David M. Malosiecki
 Jane A. Malosiecki
 Debtors

Case No. 12-18208-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db/jdb	+David M. Malosiecki, Jane A. Malosiecki, 1334 E. Eyre St., Philadelphia, PA 19125-3304
12922255	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
12873910	+Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
	Attn: Bankruptcy Dept 3F
12936456	+Sadek Law Offices, LLC, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Dec 23 2017 00:42:28 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2017 00:41:54
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:22 U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12903269	+EDI: BANKAMER.COM Dec 23 2017 00:43:00 Bank of America, N.A., Bankruptcy Department,
	P.O. Box 26012, NC4-105-02-99, Greensboro, North Carolina 27420-6012
13139393	E-mail/Text: bankruptcy@phila.gov Dec 23 2017 00:42:27 City of Philadelphia Law Department,
	Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor,
	Philadelphia, PA 19102-1595
12891231	+E-mail/Text: bankruptcy@cavps.com Dec 23 2017 00:42:17 Cavalry Portfolio Services,
	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13120085	+E-mail/Text: bncmail@w-legal.com Dec 23 2017 00:42:15 Cheswold (Ophrys), LLC,
	c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12955240	EDI: ECMC.COM Dec 23 2017 00:38:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
12857456	EDI: FORD.COM Dec 23 2017 00:43:00 Ford Motor Credit Company LLC, Dept 55953,
	P O Box 55000, Detroit MI 48255-0953
12894387	EDI: NEXTEL.COM Dec 23 2017 00:43:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
	PO Box 7949, Overland Park KS 66207-0949

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

BRAD J. SADEK	on behalf of Joint Debtor Jane A. Malosiecki	brad@sadeklaw.com,
	bradsadek@gmail.com	
BRAD J. SADEK	on behalf of Brad J. Sadek	brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK	on behalf of Debtor David M. Malosiecki	brad@sadeklaw.com, bradsadek@gmail.com
FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com	
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com,
	ecf_frpa@trusteel3.com	
HOWARD GERSHMAN	on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC	
	hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net	
JOSHUA ISAAC GOLDMAN	on behalf of Creditor BANK OF AMERICA, N.A.	bkgroup@kmlawgroup.com,
	bkgroup@kmlawgroup.com	
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com,
	ecf_frpa@trusteel3.com	
THOMAS I. PULEO	on behalf of Creditor BANK OF AMERICA, N.A.	tpuleo@kmlawgroup.com,
	bkgroup@kmlawgroup.com	

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:		
Debtor 1	David M. Malosiecki	Social Security number or ITIN xxx-xx-4534
	First Name Middle Name Last Name	EIN --
Debtor 2	Jane A. Malosiecki	Social Security number or ITIN xxx-xx-4318
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 12-18208-jkf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Malosiecki

Jane A. Malosiecki

12/21/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.